



DIVISION OF FINANCE

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P.O. Box 716
Jefferson City, MO 65102-0716
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Mick Campbell
Acting Commissioner

June 6, 2022

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2022, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined from 223 to 205. In that time, 18 banks merged into other institutions, one non-deposit trust company merged into a bank, and one nationally chartered bank converted to a Missouri state charter.

Assets in state-chartered banks totaled \$188.8 billion on March 31, 2022, an increase of 9.2 percent from one year earlier. Deposits were \$164.0 billion and total loans were \$114.4 billion on March 31, 2022, an increase of 12.0 and 6.7 percent respectively, from a year ago.

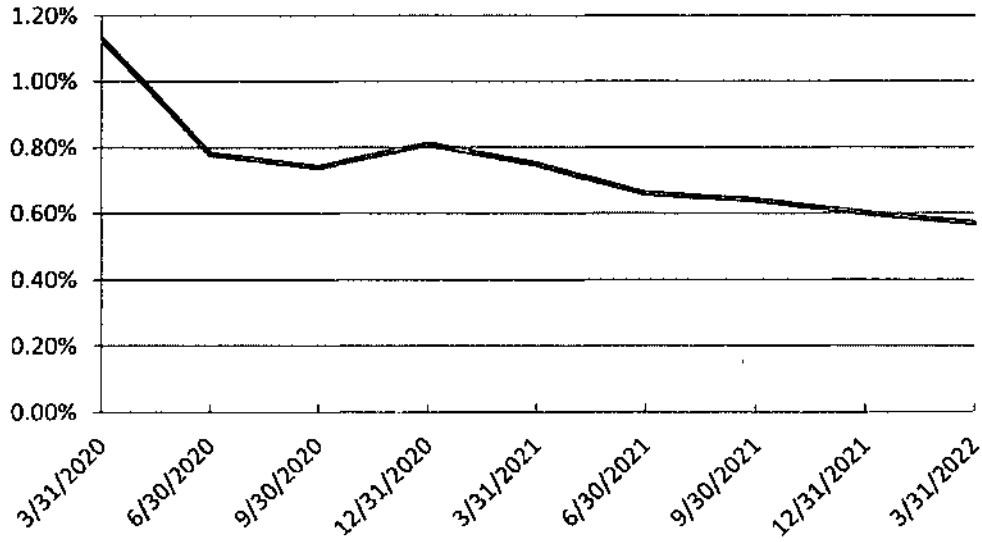
The overall condition of Missouri state-chartered banks remains strong. As the attached graphs indicate, asset quality remains stable, with the past due ratio at a manageable 0.57 percent. Despite a declining trend, return on assets remains strong at 1.19 percent.

The Tier 1 Leverage Capital ratio has declined to 8.04 percent, compared to the national average of 8.67 percent, but remains adequate and a sign of overall strength of Missouri state chartered banks.

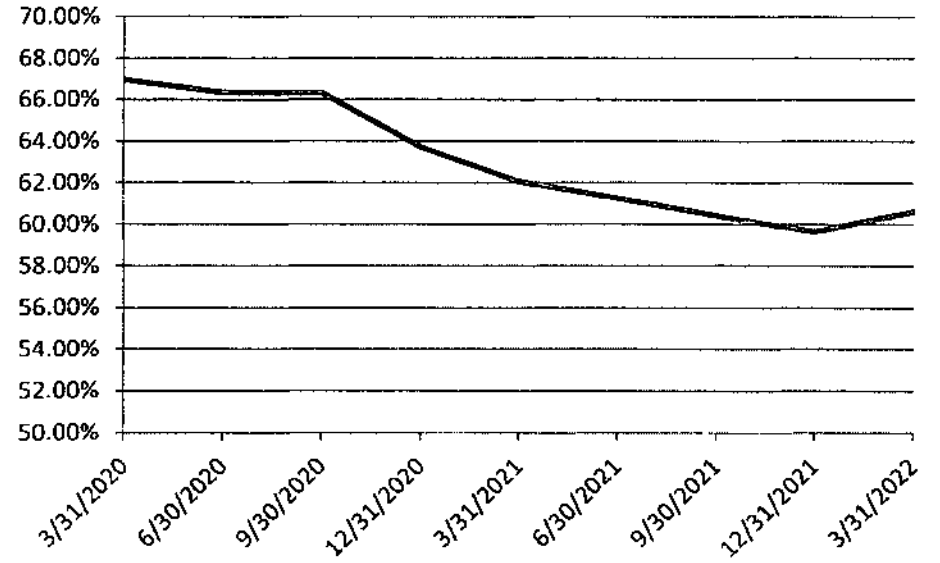
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Mick Campbell
Acting Commissioner of Finance

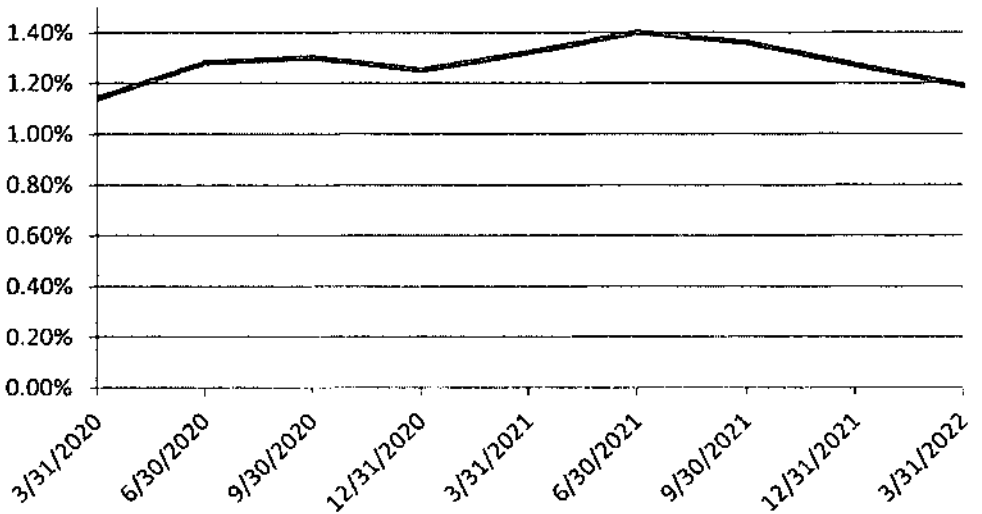
PAST DUE LOANS TO TOTAL LOANS



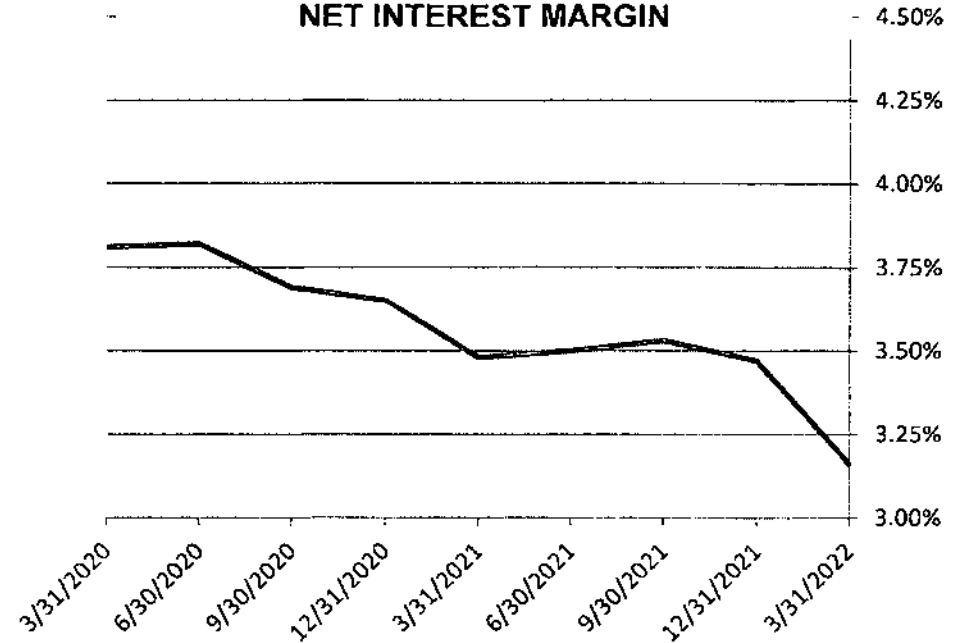
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF MARCH 31, 2022**

| THOUSANDS OF DOLLARS | 205 BANKS 3/31/2022 | 223 BANKS 3/31/2021 | INCREASE DECREASE() | PERCENT CHANGE |
|---------------------------|---------------------------|---------------------------|------------------------|-------------------|
| ASSETS | | | | |
| Total Loans | \$114,404,963 | \$107,247,973 | \$7,156,990 | 6.7% |
| Allowance for Loan Losses | 1,354,697 | 1,416,709 | (62,012) | -4.4% |
| Total Assets | 188,764,507 | 172,783,662 | 15,980,845 | 9.2% |
| LIABILITIES | | | | |
| Total Deposits | 164,043,901 | 146,497,670 | 17,546,231 | 12.0% |
| Total Equity Capital | 16,523,213 | 16,447,087 | 76,126 | 0.5% |

| OPERATING RATIOS | 3/31/2022 | 3/31/2021 | CHANGE |
|--|-----------|-----------|--------|
| Equity Capital/Assets | 8.75% | 9.52% | -0.77% |
| Tangible Equity Capital/Assets | 8.04% | 8.87% | -0.83% |
| Capital and Allowance for Loan Losses/Assets | 9.40% | 10.25% | -0.85% |
| Total Loans/Assets | 60.61% | 62.07% | -1.46% |
| Past Due and Nonaccrual Loans/Total Loans | 0.57% | 0.75% | -0.18% |
| Allowance for Loan Losses/Total Loans | 1.18% | 1.32% | -0.14% |
| Average Net Interest Margin | 3.16% | 3.48% | -0.32% |
| Return on Assets | 1.19% | 1.32% | -0.13% |

NOTES:

2021 does not include four nondeposit trust companies.
2022 does not include three nondeposit trust companies

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF MARCH 31, 2022**

| MILLIONS OF DOLLARS | 3/31/2022 | | | 3/31/2021 | PERCENT CHANGE |
|---------------------------|-----------------------|------------------------|---------------------|---------------------|-------------------|
| | 205 STATE BANKS | 6 NATIONAL BANKS | 211 ALL BANKS | 230 ALL BANKS | |
| ASSETS | | | | | |
| Cash and Due from Banks | 17,134 | 7,014 | 24,148 | 23,073 | 4.7% |
| Investment Securities | 48,258 | 13,875 | 62,133 | 50,691 | 22.6% |
| Total Loans and Leases | 114,405 | 19,991 | 134,396 | 126,053 | 6.6% |
| Less: Reserves | 1,355 | 216 | 1,571 | 1,664 | -5.6% |
| Federal Funds Sold | 2,500 | 1,324 | 3,824 | 3,713 | 3.0% |
| Fixed Assets | 2,371 | 256 | 2,627 | 2,557 | 2.7% |
| Other Real Estate | 73 | 0 | 73 | 126 | -42.1% |
| Intangible Assets | 1,467 | 174 | 1,641 | 1,400 | 17.2% |
| Other assets | 3,912 | 1,264 | 5,176 | 4,789 | 8.1% |
| TOTAL ASSETS | \$188,765 | \$43,682 | \$232,447 | \$210,738 | 10.3% |
| LIABILITIES | | | | | |
| Total Deposits | 164,044 | 37,347 | 201,391 | 177,963 | 13.2% |
| Deposits over 250M | 3,891 | 303 | 4,194 | 5,026 | -16.6% |
| Brokered Deposits | 2,249 | 80 | 2,329 | 3,094 | -24.7% |
| Federal Funds Purchased | 4,962 | 2,858 | 7,820 | 7,793 | 0.3% |
| Other liabilities | 3,236 | 410 | 3,646 | 5,222 | -30.2% |
| Total Equity Capital | 16,523 | 3,067 | 19,590 | 19,760 | -0.9% |
| TOTAL LIABILITIES | \$188,765 | \$43,682 | \$232,447 | \$210,738 | 10.3% |
| EARNINGS | | | | | |
| Interest Income | 1,367 | 250 | 1,617 | 1,563 | 3.5% |
| Interest Expense | 74 | 10 | 84 | 111 | -24.3% |
| Net Interest Income | 1,293 | 240 | 1,533 | 1,452 | 5.6% |
| Provision for Loan Losses | 0 | -6 | -6 | 14 | -142.9% |
| Net Income | 563 | 111 | 674 | 685 | -1.6% |
| Cash Dividends | 282 | 25 | 307 | 370 | -17.0% |
| Net Loan Losses | 10 | 13 | 23 | 27 | -14.8% |



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Mick Campbell
Acting Commissioner

August 25, 2022

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2022, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined from 221 to 203, with 19 banks merging into other institutions and one nationally chartered bank converting to a state charter.

Assets in state-chartered banks totaled \$187.2 billion on June 30, 2022, an increase of 8.1 percent from one year earlier. Deposits were \$163.2 billion and total loans were \$118.5 billion on June 30, 2022, an increase of 10.8 and 11.6 percent respectively, year over year.

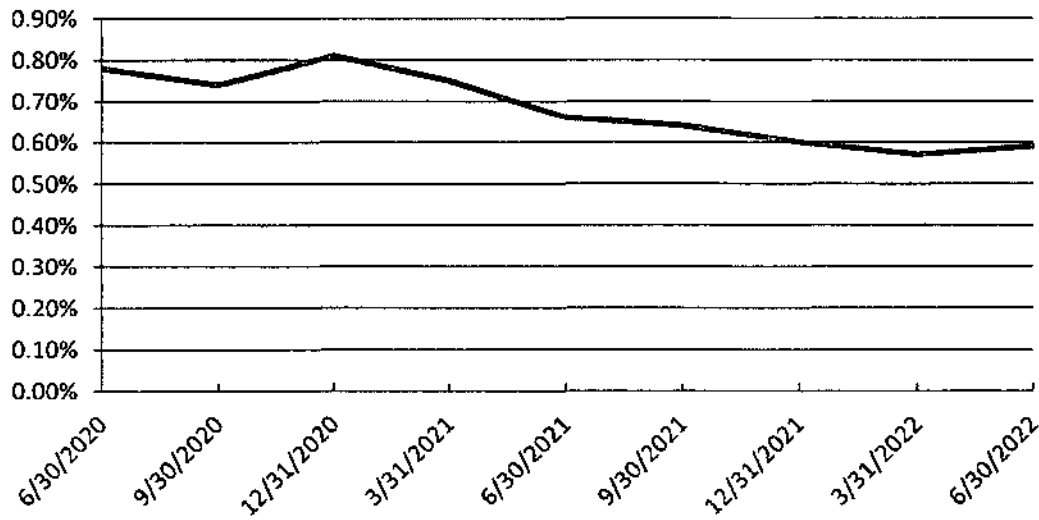
The overall condition of Missouri state-chartered banks remains positive. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio manageable at 0.59 percent. Return on assets, despite a declining trend, remains strong at 1.05 percent.

Capital remains strong, as the average Tier 1 Capital to total assets ratio is 9.07 percent.

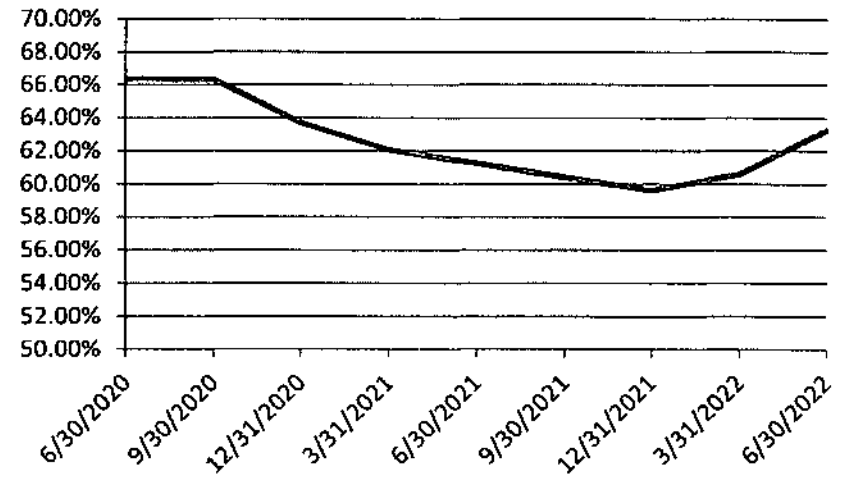
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Mick Campbell
Acting Commissioner of Finance

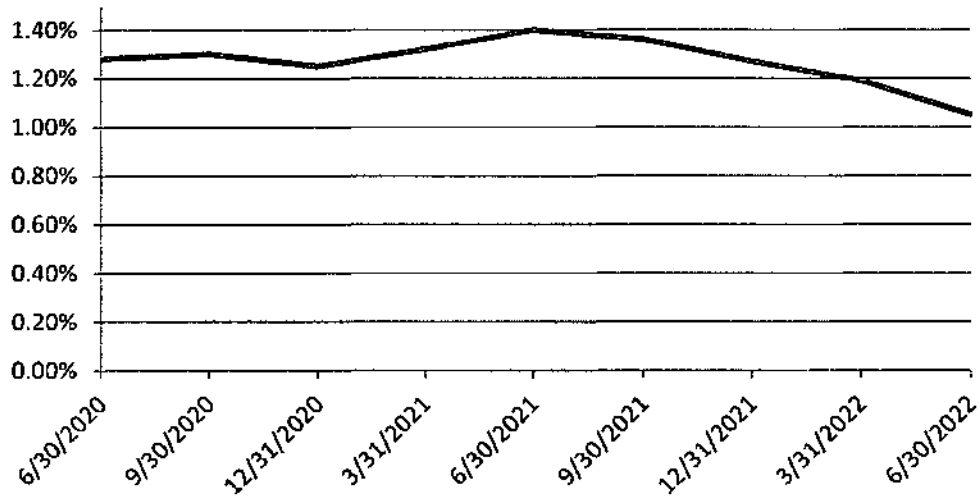
PAST DUE LOANS TO TOTAL LOANS



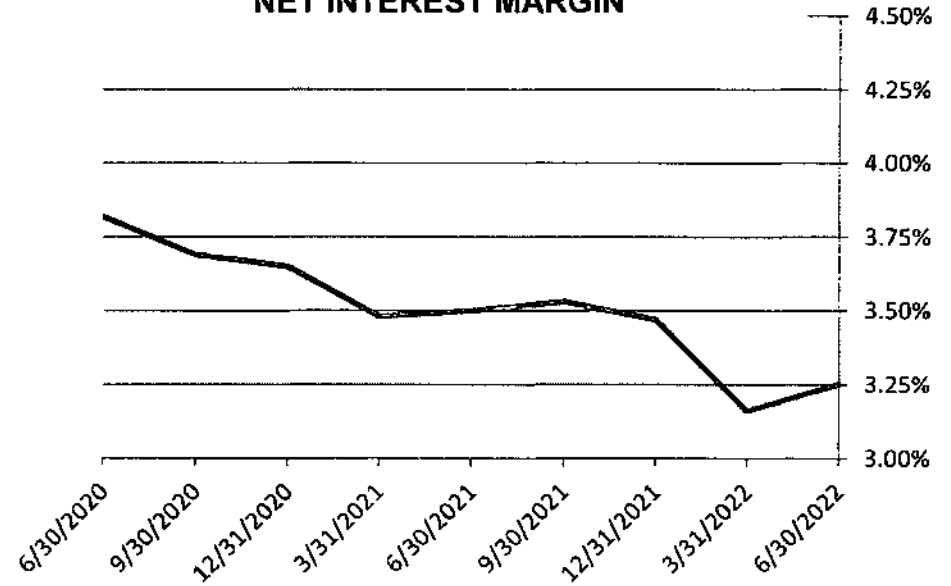
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2022**

| THOUSANDS OF DOLLARS | 203 BANKS 6/30/2022 | 221 BANKS 6/30/2021 | INCREASE DECREASE() | PERCENT CHANGE |
|---------------------------|---------------------------|---------------------------|------------------------|-------------------|
| ASSETS | | | | |
| Total Loans | \$118,503,751 | \$106,140,158 | \$12,363,593 | 11.6% |
| Allowance for Loan Losses | 1,379,680 | 1,365,296 | 14,384 | 1.1% |
| Total Assets | 187,248,375 | 173,277,509 | 13,970,866 | 8.1% |
| LIABILITIES | | | | |
| Total Deposits | 163,230,674 | 147,333,105 | 15,897,569 | 10.8% |
| Total Equity Capital | 15,838,194 | 16,860,453 | (1,022,259) | -6.1% |

| OPERATING RATIOS | 6/30/2022 | 6/30/2021 | BP CHANGE |
|--|-----------|-----------|-----------|
| Equity Capital/Assets | 8.46% | 9.73% | -127 |
| Tangible Equity Capital/Assets | 7.71% | 9.09% | -138 |
| Capital and Allowance for Loan Losses/Assets | 9.13% | 10.44% | -131 |
| Total Loans/Assets | 63.29% | 61.25% | 204 |
| Past Due and Nonaccrual Loans/Total Loans | 0.59% | 0.66% | -7 |
| Allowance for Loan Losses/Total Loans | 1.16% | 1.29% | -13 |
| Average Net Interest Margin | 3.25% | 3.50% | -25 |
| Return on Assets | 1.05% | 1.40% | -35 |

NOTES:

BP = Basis Point

2021 totals do not include four nondeposit trust companies.
2022 totals do not include three nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2022**

| MILLIONS OF DOLLARS | 6/30/2022 | | | 6/30/2021 | PERCENT CHANGE |
|---------------------------|-----------------------|------------------------|---------------------|---------------------|-------------------|
| | 203 STATE BANKS | 6 NATIONAL BANKS | 209 ALL BANKS | 228 ALL BANKS | |
| ASSETS | | | | | |
| Cash and Due from Banks | 11,530 | 2,394 | 13,924 | 23,106 | -39.7% |
| Investment Securities | 48,364 | 14,141 | 62,505 | 54,308 | 15.1% |
| Total Loans and Leases | 118,504 | 21,287 | 139,791 | 125,326 | 11.5% |
| Less: Reserves | 1,380 | 202 | 1,582 | 1,611 | -1.8% |
| Federal Funds Sold | 1,968 | 1,057 | 3,025 | 3,349 | -9.7% |
| Fixed Assets | 2,385 | 251 | 2,636 | 2,537 | 3.9% |
| Other Real Estate | 72 | 12 | 84 | 102 | -17.6% |
| Intangible Assets | 1,514 | 173 | 1,687 | 1,387 | 21.6% |
| Other assets | 4,291 | 1,457 | 5,748 | 4,580 | 25.5% |
| TOTAL ASSETS | \$187,248 | \$40,570 | \$227,818 | \$213,084 | 6.9% |
| LIABILITIES | | | | | |
| Total Deposits | 163,231 | 34,532 | 197,763 | 180,450 | 9.6% |
| Deposits over 250M | 3,938 | 255 | 4,193 | 4,851 | -13.6% |
| Brokered Deposits | 2,480 | 132 | 2,612 | 2,440 | 7.0% |
| Federal Funds Purchased | 4,596 | 2,677 | 7,273 | 7,796 | -6.7% |
| Other liabilities | 3,583 | 473 | 4,056 | 4,536 | -10.6% |
| Total Equity Capital | 15,838 | 2,888 | 18,726 | 20,302 | -7.8% |
| TOTAL LIABILITIES + EQ | \$187,248 | \$40,570 | \$227,818 | \$213,084 | 6.9% |
| EARNINGS | | | | | |
| Interest Income | 2,859 | 528 | 3,387 | 3,154 | 7.4% |
| Interest Expense | 165 | 33 | 198 | 211 | -6.2% |
| Net Interest Income | 2,694 | 495 | 3,189 | 2,943 | 8.4% |
| Provision for Loan Losses | 37 | 9 | 46 | 13 | 253.8% |
| Net Income | 1,156 | 216 | 1,372 | 1,446 | -5.1% |
| Cash Dividends | 613 | 64 | 677 | 692 | -2.2% |
| Net Loan Losses | 16 | 42 | 58 | 73 | -20.5% |



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Mick Campbell
Acting Commissioner

December 1, 2022

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2022, and a comparison with the statements filed one year earlier. Additionally, a comparison of financial statements of state-chartered and national banks is included.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 209 to 200. During that time period, eleven banks merged into other institutions (ten merged with other Missouri state chartered banks), one state savings and loan association converted to a state chartered bank, and one nationally chartered institution converted to a state chartered bank.

As of September 30, 2022, assets in state-chartered banks totaled \$188.1 billion, an increase of 6.0 percent from one year earlier. Deposits were \$163.9 billion and total loans were \$122.9 billion, an increase of 8.3 percent and 14.6 percent respectively, year over year.

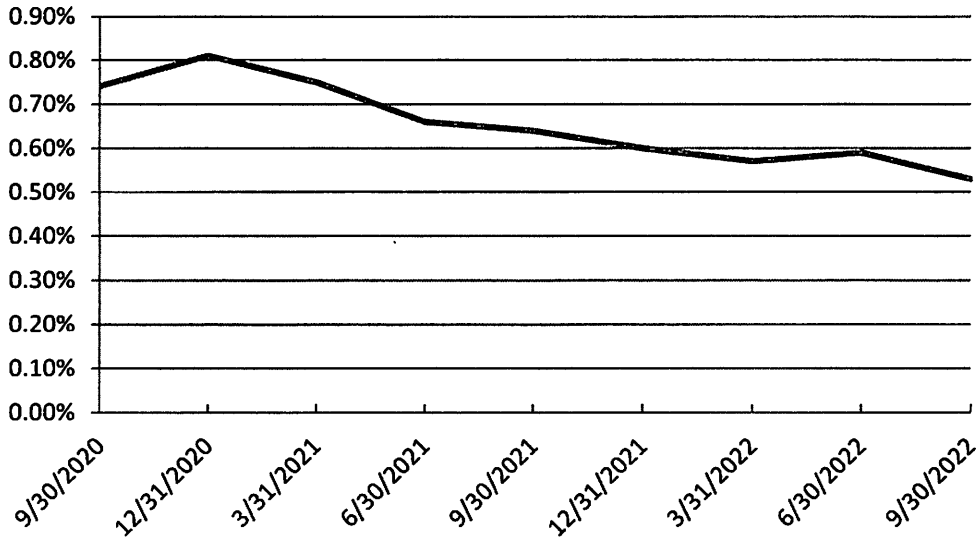
The overall condition of Missouri state-chartered banks remains strong. The attached graphs illustrate improvement in several component areas. Asset quality is remarkable, with an average past due ratio of just 0.53 percent. The state average return on assets remains strong at 1.15 percent.

Capital also remains strong. The Tier 1 Leverage ratio is 9.25 percent of total assets, which is slightly above the national average of 8.86 percent.

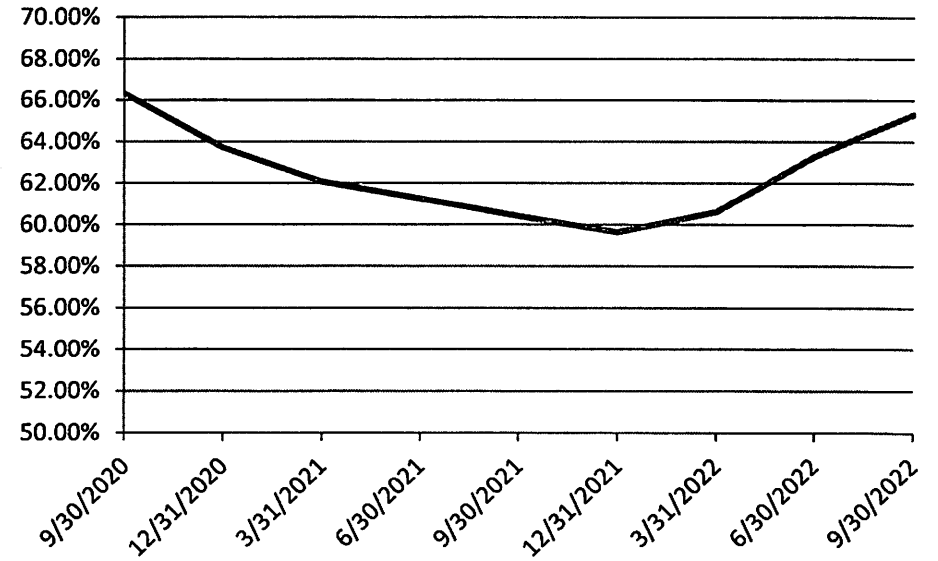
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Mick Campbell
Acting Commissioner of Finance

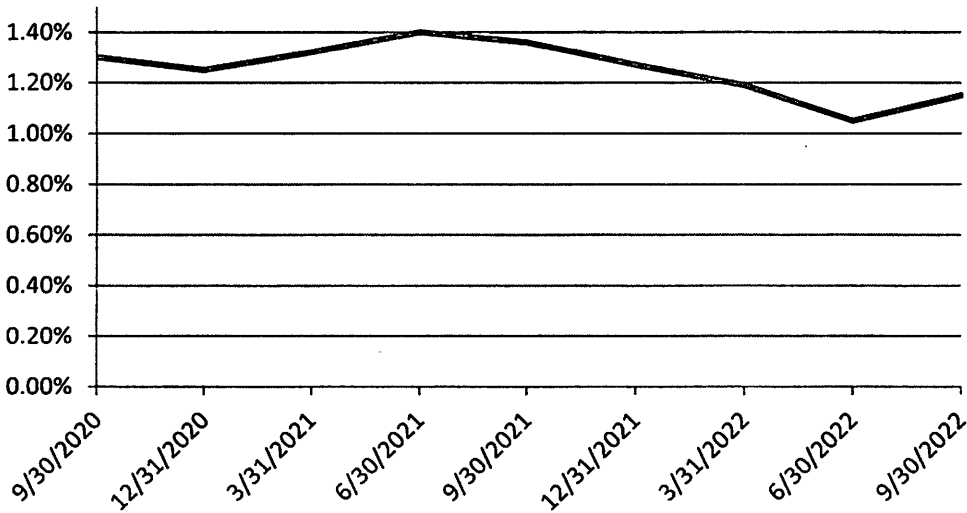
PAST DUE LOANS TO TOTAL LOANS



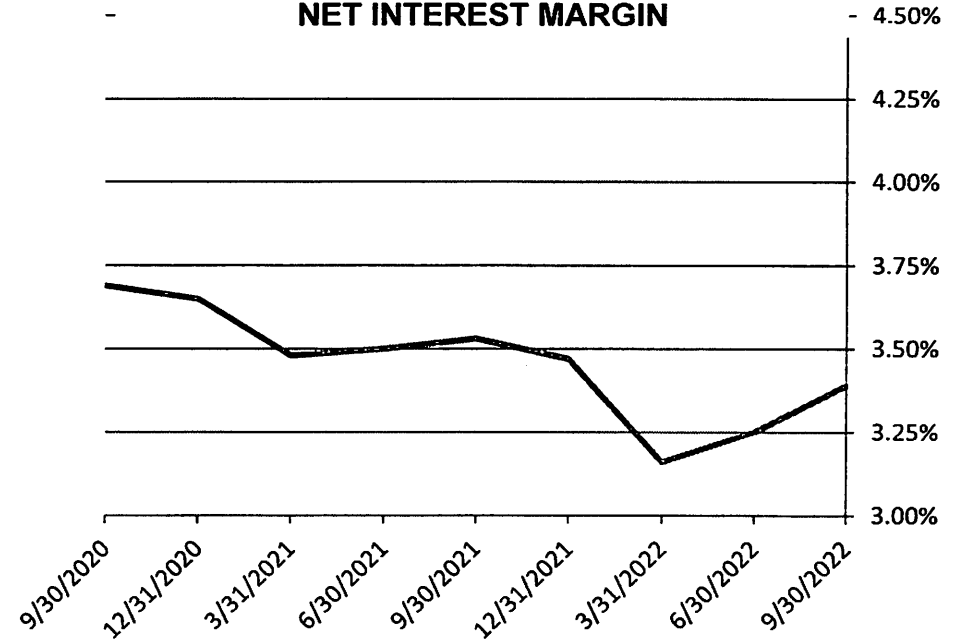
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2022**

| THOUSANDS OF DOLLARS | 200 BANKS 9/30/2022 | 209 BANKS 9/30/2021 | INCREASE DECREASE() | PERCENT CHANGE |
|---------------------------|---------------------------|---------------------------|------------------------|-------------------|
| ASSETS | | | | |
| Total Loans | 122,872,652 | 107,224,964 | 15,647,688 | 14.6% |
| Allowance for Loan Losses | 1,395,026 | 1,371,477 | 23,549 | 1.7% |
| Total Assets | 188,128,125 | 177,475,820 | 10,652,305 | 6.0% |
| LIABILITIES | | | | |
| Total Deposits | 163,881,053 | 151,278,784 | 12,602,269 | 8.3% |
| Total Equity Capital | 15,337,742 | 17,354,616 | (2,016,874) | -11.6% |

| OPERATING RATIOS | 9/30/2022 | 9/30/2021 | CHANGE |
|--|-----------|-----------|--------|
| Equity Capital/Assets | 8.15% | 9.78% | -1.63% |
| Tangible Equity Capital/Assets | 7.40% | 9.10% | -1.70% |
| Capital and Allowance for Loan Losses/Assets | 8.83% | 10.47% | -1.64% |
| Total Loans/Assets | 65.31% | 60.42% | 4.89% |
| Past Due and Nonaccrual Loans/Total Loans | 0.53% | 0.64% | -0.11% |
| Allowance for Loan Losses/Total Loans | 1.14% | 1.28% | -0.14% |
| Average Net Interest Margin | 3.39% | 3.53% | -0.14% |
| Return on Assets | 1.15% | 1.36% | -0.21% |

NOTES:

2021 and 2022 do not include three nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2022**

| MILLIONS OF DOLLARS | 9/30/2022 | | | 9/30/2021 | PERCENT CHANGE |
|---|-----------------------|------------------------|---------------------|---------------------|-------------------|
| | 200 STATE BANKS | 6 NATIONAL BANKS | 206 ALL BANKS | 216 ALL BANKS | |
| ASSETS | | | | | |
| Cash and Due from Banks | 9,449 | 2,327 | 11,776 | 24,174 | -51.3% |
| Investment Securities | 46,582 | 13,613 | 60,195 | 57,198 | 5.2% |
| Total Loans and Leases | 122,873 | 22,302 | 145,175 | 125,939 | 15.3% |
| Less: Reserves | 1,395 | 221 | 1,616 | 1,609 | 0.4% |
| Federal Funds Sold | 1,620 | 720 | 2,340 | 3,593 | -34.9% |
| Fixed Assets | 2,391 | 253 | 2,644 | 2,686 | -1.6% |
| Other Real Estate | 76 | 0 | 76 | 85 | -10.6% |
| Intangible Assets | 1,539 | 174 | 1,713 | 1,483 | 15.5% |
| Other assets | 4,993 | 1,512 | 6,505 | 4,735 | 37.4% |
| TOTAL ASSETS | \$188,128 | \$40,680 | \$228,808 | \$218,284 | 4.8% |
| LIABILITIES | | | | | |
| Total Deposits | 163,881 | 34,831 | 198,712 | 185,666 | 7.0% |
| Deposits over \$250M | 4,410 | 592 | 5,002 | 4,632 | 8.0% |
| Brokered Deposits | 4,068 | 468 | 4,536 | 2,432 | 86.5% |
| Federal Funds Purchased | 4,677 | 2,325 | 7,002 | 7,387 | -5.2% |
| Other liabilities | 4,232 | 580 | 4,812 | 4,404 | 9.3% |
| Total Equity Capital | 15,338 | 2,944 | 18,282 | 20,827 | -12.2% |
| TOTAL LIABILITIES AND EQUITY CAPITAL | \$188,128 | \$40,680 | \$228,808 | \$218,284 | 4.8% |
| EARNINGS | | | | | |
| Interest Income | 4,566 | 861 | 5,427 | 4,780 | 13.5% |
| Interest Expense | 360 | 100 | 460 | 301 | 52.8% |
| Net Interest Income | 4,206 | 761 | 4,967 | 4,479 | 10.9% |
| Provision for Loan Losses | 77 | 31 | 108 | 28 | 285.7% |
| Net Income | 1,848 | 320 | 2,168 | 2,144 | 1.1% |
| Cash Dividends | 890 | 66 | 956 | 1,114 | -14.2% |
| Net Loan Losses | 34 | 45 | 79 | 86 | -8.1% |



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Mick Campbell
Acting Commissioner

March 15, 2023

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of December 31, 2022, and a comparison with one year ago. Also included is a comparison of financial statements of state-chartered and national banks.

In 2022, the number of state-chartered banks and trust company charters declined from 206 to 199, with seven banks merging into other Missouri chartered banks.

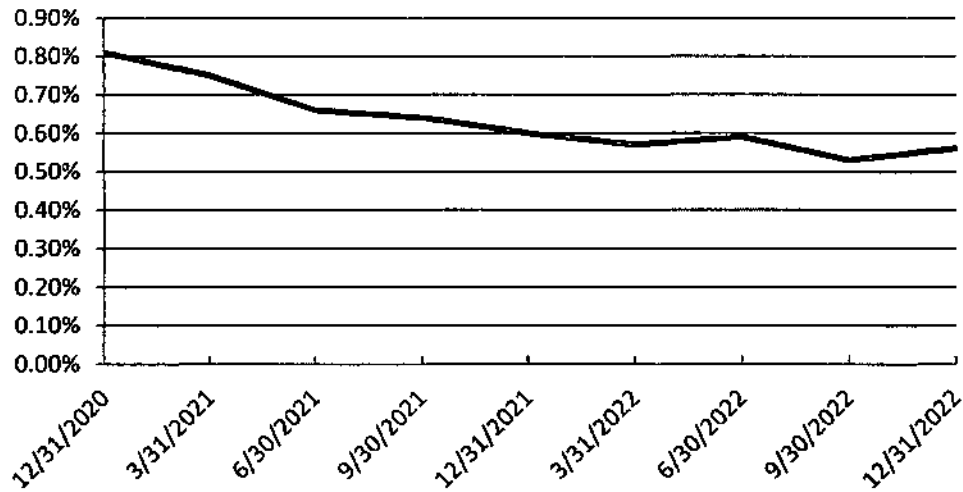
Assets in state-chartered banks totaled \$189.2 billion on December 31, 2022, an increase of 0.5 percent from one year earlier. Deposits were \$163.1 billion and total loans were \$125.8 billion on December 31, 2022, an increase of 0.9 percent and 12.0 percent respectively, from one year prior.

The overall condition of Missouri state-chartered banks remains strong. Capital remains strong. The Tier 1 Leverage ratio is 9.43 percent of total assets, which is slightly above the national average of 8.98 percent. The attached graphs illustrate improvement in several component areas. Asset quality remains solid, with the past due ratio at a manageable 0.56 percent. The state average return on assets remains strong at 1.14 percent.

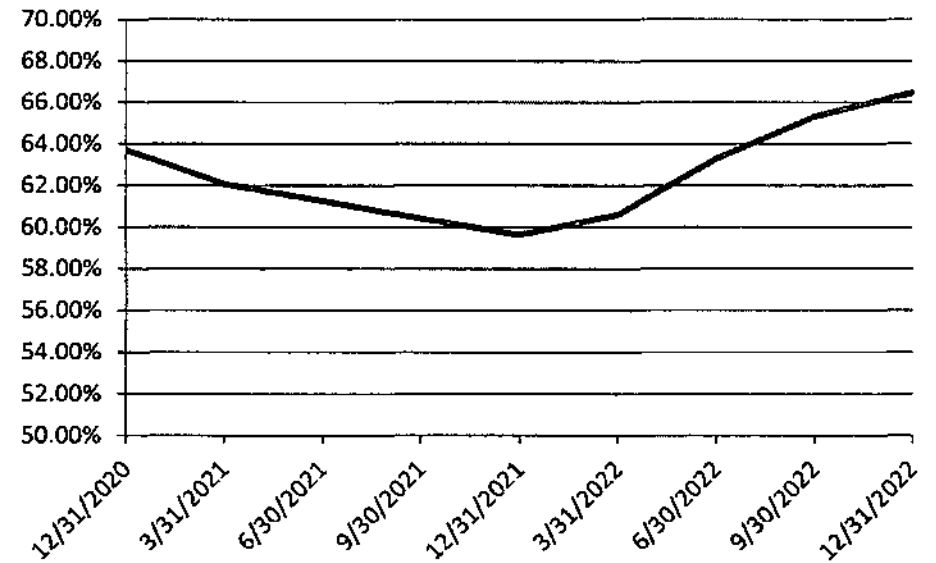
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Mick Campbell
Acting Commissioner of Finance

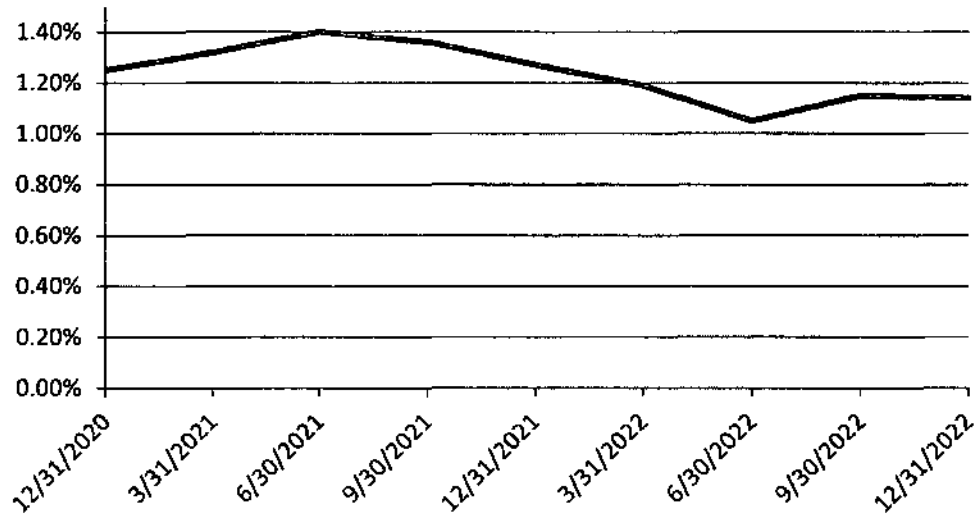
PAST DUE LOANS TO TOTAL LOANS



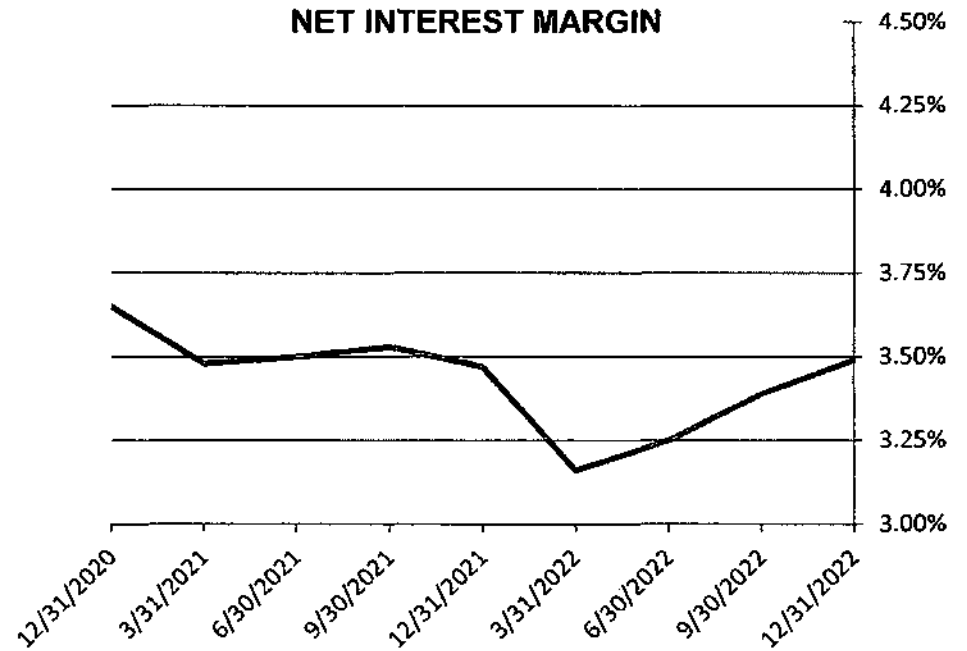
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 2022**

| THOUSANDS OF DOLLARS | 199 BANKS 12/31/2022 | 206 BANKS 12/31/2021 | INCREASE DECREASE() | PERCENT CHANGE |
|---------------------------|----------------------------|----------------------------|------------------------|-------------------|
| ASSETS | | | | |
| Total Loans | \$125,780,614 | \$112,305,511 | \$13,475,103 | 12.0% |
| Allowance for Loan Losses | 1,408,408 | 1,370,554 | 37,854 | 2.8% |
| Total Assets | 189,229,371 | 188,335,005 | 894,366 | 0.5% |
| LIABILITIES | | | | |
| Total Deposits | 163,080,048 | 161,587,022 | 1,493,026 | 0.9% |
| Total Equity Capital | 16,011,255 | 17,668,919 | (1,657,664) | -9.4% |

| OPERATING RATIOS | 12/31/2022 | 12/31/2021 | BP CHANGE |
|--|------------|------------|-----------|
| Equity Capital/Assets | 8.46% | 9.38% | -0.92 |
| Tangible Equity Capital/Assets | 7.70% | 8.69% | -0.99 |
| Capital and Allowance for Loan Losses/Assets | 9.14% | 10.04% | -0.90 |
| Total Loans/Assets | 66.47% | 59.63% | 6.84 |
| Past Due and Nonaccrual Loans/Total Loans | 0.56% | 0.60% | -0.04 |
| Allowance for Loan Losses/Total Loans | 1.12% | 1.22% | -0.10 |
| Average Net Interest Margin | 3.49% | 3.47% | 0.02 |
| Return on Assets | 1.14% | 1.27% | -0.13 |

NOTES:

2021 and 2022 numbers do not include three nondeposit trust companies.

BP = Basis Point

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF DECEMBER 31, 2022**

| MILLIONS OF DOLLARS | 12/31/2022 | | | 12/31/2021 | |
|---------------------------------------|-----------------------|------------------------|---------------------|---------------------|-------------------|
| | 199 STATE BANKS | 6 NATIONAL BANKS | 205 ALL BANKS | 212 ALL BANKS | PERCENT CHANGE |
| ASSETS | | | | | |
| Cash and Due from Banks | 8,090 | 1,914 | 10,004 | 30,868 | -67.6% |
| Investment Securities | 48,098 | 13,519 | 59,617 | 60,546 | -1.5% |
| Total Loans and Leases | 125,781 | 23,535 | 149,316 | 131,683 | 13.4% |
| Less: Reserves | 1,408 | 227 | 1,635 | 1,606 | 1.8% |
| Federal Funds Sold | 1,491 | 961 | 2,452 | 3,659 | -33.0% |
| Fixed Assets | 2,455 | 257 | 2,712 | 2,582 | 5.0% |
| Other Real Estate | 70 | 0 | 70 | 82 | -14.6% |
| Intangible Assets | 1,559 | 264 | 1,823 | 1,596 | 14.2% |
| Other assets | 5,093 | 1,549 | 6,642 | 4,679 | 42.0% |
| TOTAL ASSETS | \$189,229 | \$41,772 | \$231,001 | \$234,089 | -1.3% |
| LIABILITIES | | | | | |
| Total Deposits | 163,080 | 35,752 | 198,832 | 200,145 | -0.7% |
| Deposits over \$250M | 5,191 | 687 | 5,878 | 4,814 | 22.1% |
| Brokered Deposits | 3,355 | 147 | 3,502 | 2,296 | 52.5% |
| Federal Funds Purchased | 5,483 | 2,235 | 7,718 | 8,951 | -13.8% |
| Other liabilities | 4,655 | 625 | 5,280 | 3,837 | 37.6% |
| Total Equity Capital | 16,011 | 3,160 | 19,171 | 21,156 | -9.4% |
| TOTAL LIABILITIES + EQUITY CAPITAL | \$189,229 | \$41,772 | \$231,001 | \$234,089 | -1.3% |
| EARNINGS | | | | | |
| Interest Income | 6,599 | 1,264 | 7,863 | 6,435 | 22.2% |
| Interest Expense | 727 | 223 | 950 | 392 | 142.3% |
| Net Interest Income | 5,873 | 1,041 | 6,914 | 6,043 | 14.4% |
| Provision for Loan Losses | 115 | 40 | 155 | 38 | 307.9% |
| Net Income | 2,586 | 438 | 3,024 | 2,825 | 7.0% |
| Cash Dividends | 1,406 | 70 | 1,476 | 1,462 | 1.0% |
| Net Loan Losses | 58 | 48 | 106 | 115 | -7.8% |